ANTEVO

THE FAMILY FILE

Where everything is

for the people who will need it one day, written by you while you can.

Kept by _____

Started on _____ Last updated _____

This file records where things are, never what they are worth. Never write an amount, an account number, a password, a code or a key in it.

1 Who to call, who depends on you
2 Accounts
3 Pensions
4 Insurance
5 What you own and owe
6 The papers
7 Digital, online accounts and crypto
8 Safe deposit box and regular payments

Start with page 1 tonight. It takes about ten minutes, and every other page hangs on it. Then keep the file where someone you trust can find it, and tell them where that is.

Education, not legal or tax advice. Where Swiss law decides something, this file asks the question and your lawyer or notary answers it. Nothing you write here is sent anywhere: it is a printed page.

1 Who to call, who depends on you

The three people your family should ring first, and the people and animals who rely on you every day. If you fill in only one page tonight, make it this one.

WHO	NAME	PHONE	EMAIL
The person you trust to act and do they know it is them?			
Your lawyer or notary			
Your main bank adviser and at which bank			

People to tell

Old friends, your employer or last employer, your doctor, clubs, your community

WHO THEY ARE TO YOU	NAME	PHONE	EMAIL

Who depends on you

Children under 18, an adult you care for, animals

WHO	WHO YOU WOULD WANT TO LOOK AFTER THEM	DO THEY KNOW?	WHERE THE DETAILS OF THEIR DAYS ARE (SCHOOL, DOCTOR, MEDICINES, ROUTINES)
		☐ Yes ☐ Not yet	
		☐ Yes ☐ Not yet	
		☐ Yes ☐ Not yet	

BEFORE YOU CLOSE THIS PAGE

Does the person you trust to act know they are the one? Tell them, and tell them where this file is kept.

ASK YOUR LAWYER

If my children are under 18, how do I put in writing who I would want to look after them, so that my wish is heard?

2 Accounts

Every bank and every place that holds money or investments for you, here and abroad. Where it is and whose name it is in, never what is in it.

No balances. No account or card numbers.

BANK OR PLACE	IN WHOSE NAME	ADVISER AND PHONE	WHERE STATEMENTS ARRIVE
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		
	☐ Mine alone ☐ Joint with		

ASK YOUR BANK

What happens to an account in my name alone after my death? What can you release, to whom, and what would they need to bring?

3 Pensions

Every pension fund you have belonged to, earlier jobs included, every vested benefits account and every pillar 3a account.

No amounts.

FUND OR PROVIDER	KIND	FROM WHICH JOB	LATEST STATEMENT KEPT AT	FAMILY TODAY ON RECORD?
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure
	☐ Pension fund ☐ Vested benefits ☐ 3a			☐ Yes ☐ No ☐ Not sure

ASK EACH FUND AND 3A PROVIDER

Who would receive this money today? Does that match my will, and my family as it is now: marriage, partner, children?

4 Insurance

Every life policy and every other policy that could pay out, including the one that came with a job you left years ago.

No amounts. No policy numbers needed: the company finds the policy from your name.

COMPANY	KIND	PRIVATE, OR THROUGH WHICH JOB	WHO IS NAMED ON IT	PAPERS KEPT AT
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			
	☐ Life ☐ Other			

ASK EACH INSURER

Who is named as beneficiary on this policy today? Is that still who I would choose?

5 What you own and owe

Each property, here or abroad, each share in a company, and each debt. Whose name it is in and where the documents are kept, never what it is worth.

No values. No amounts.

PROPERTY OR COMPANY	CANTON OR COUNTRY	IN WHOSE NAME	DOCUMENTS KEPT AT (DEED, SHARE REGISTER)	WHO LOOKS AFTER IT (NOTARY, FIDUCIARY)

Debts and loans

Mortgages, loans, and any guarantee you have signed for someone else

WHO IT IS WITH	KIND	IN WHOSE NAME	CONTRACT KEPT AT
	☐ Mortgage ☐ Loan ☐ Guarantee		
	☐ Mortgage ☐ Loan ☐ Guarantee		
	☐ Mortgage ☐ Loan ☐ Guarantee		

Things with a story

A ring, a watch, letters, a painting: worth more to someone than their price

THE THING, AND WHERE IT IS	WHO YOU WOULD LIKE TO HAVE IT	ALSO IN YOUR WILL?
		☐ Yes ☐ No
		☐ Yes ☐ No
		☐ Yes ☐ No

ASK YOUR NOTARY

For property in another canton or another country: which office would deal with it after my death, and which law would apply? And for a thing I want one person to have: does it need to be in my will to count?

6 The papers

Where each paper is and who drew it up. Never what it says.

PAPER	IS THERE ONE?	WHERE THE ORIGINAL IS	WHO DREW IT UP, WHO HAS A COPY
Will	☐ Yes ☐ No		
Inheritance contract	☐ Yes ☐ No		
Marriage or partnership contract	☐ Yes ☐ No		
Advance care directive your wishes for medical care	☐ Yes ☐ No		
Care mandate who acts for you if you cannot	☐ Yes ☐ No		
Power of attorney at a bank	☐ Yes ☐ No		
Family papers birth, marriage, citizenship	☐ Yes ☐ No		
Funeral wishes burial or cremation, any plan already paid	☐ Yes ☐ No		
Other			

Executor

Name _____ Phone _____

Do they know? ☐ Yes ☐ Not yet Where they would find this file _____

Nationalities and homes

Each nationality you hold _____

Each country you live in or have lived in _____

ASK YOUR LAWYER OR NOTARY

Where can the original of my will be lodged in my canton, and who would be told it exists? With more than one nationality or a home abroad: which law would apply to my estate?

7 Digital, online accounts and crypto

Never write a code, a password, a key or a seed phrase on this page. Write only where each one is kept, and who else could reach it.

ACCESS	WHERE IT IS RECORDED (NEVER THE CODE ITSELF)	WHO ELSE COULD REACH IT
Phone unlock code		
Password manager which one; emergency access set up?		
Email that receives bank codes		
Two-factor app or device		
Computer		

Online accounts

Email, social media, cloud photos, subscriptions. What you would want done with each.

ACCOUNT	WHAT YOU WOULD WANT	WHO SHOULD HANDLE IT
	☐ Close it ☐ Keep it ☐ Keep as a memorial	
	☐ Close it ☐ Keep it ☐ Keep as a memorial	
	☐ Close it ☐ Keep it ☐ Keep as a memorial	
	☐ Close it ☐ Keep it ☐ Keep as a memorial	

Crypto

Coins and tokens held on an exchange, in an app, or on a device of your own

WHERE IT IS HELD	WHERE THE RECOVERY INSTRUCTIONS ARE KEPT	COULD ANYONE BUT YOU REACH IT?
		☐ Yes ☐ No ☐ Not sure
		☐ Yes ☐ No ☐ Not sure
		☐ Yes ☐ No ☐ Not sure

ASK YOURSELF

If no one but you could reach your crypto today, how would your family? Ask your lawyer how it would pass to your heirs.

8 Safe deposit box and regular payments

Which bank holds a box for you and where the key is. Never what is inside.

BANK AND BRANCH	WHERE THE KEY IS KEPT	WHO ELSE MAY OPEN IT

Bills that pay themselves

What keeps going out, and from where. No amounts.

WHAT (RENT OR MORTGAGE, PREMIUMS, TAXES, UTILITIES)	PAID FROM WHICH BANK	HOW OFTEN

ASK YOUR BANK

Who may open my safe deposit box after my death, and what would they need to bring?

Keeping it current

Paper is right on the day you write it. Update the page that changed when you change bank, buy or sell property, start or leave a job, marry, separate, have a child or grandchild, or name someone new on a policy.

UPDATED ON	WHAT CHANGED	INITIALS

Who knows where this file is

NAME	WHO THEY ARE TO YOU	TOLD ON

A copy is kept at _____

The same list, kept as it changes

Antevo Wealth keeps track of what your household holds across banks and places, in one view, for you and the people you choose.

antevo.ch/wealth